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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/788,679	02/27/2004	Richard A. Ferrera	384.7873USU

Paul D. Greeley, Esq.
 Ohlandt, Greeley, Ruggiero & Perle, L.L.P.
 One Landmark Square, 10th Floor
 Stamford, CT 06901-2682



CONFIRMATION NO. 3613

FORMALITIES LETTER



OC000000012739050

Date Mailed: 05/21/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

07/26/2004 MAHME1 00000076 10788679

01 FC:1001	770.00 OP
02 FC:1051	130.00 OP
03 FC:1201	86.00 OP
04 FC:1202	72.00 OP

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 770 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121 are required. The drawings submitted are not acceptable because:
 - The drawings submitted to the Office are not electronically reproducible. Drawing sheets must be submitted on paper, which is flexible, strong, white, smooth, non-shiny, and durable (see 37 CFR 1.84(e)). See Figure(s) 1, 4A, 4B.

The applicant needs to satisfy supplemental fees problems indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Additional claim fees of **\$158** as a non-small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$1058** for a Large Entity

- **\$770** Statutory basic filing fee.
- **\$130** Late oath or declaration Surcharge.
- Total additional claim fee(s) for this application is **\$158**
 - **\$86** for **1** independent claims over 3.
 - **\$72** for **4** total claims over 20.

Replies should be mailed to: Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ferrera et al.
Serial No.: 10/788,679
For: SYSTEM AND METHOD FOR PROVIDING ACCESS TO DETAILED
PAYMENT EXPERIENCE
Filed: February 27, 2004
Examiner: Not Yet Assigned
Art Unit: 3628
Confirmation No.: 3613
Customer No.: 27,623

Attorney Docket No.: 384.7873USU

**MAIL STOP MISSING PARTS
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

**TRANSMITTAL OF MISSING PARTS OF APPLICATION AND
PAYMENT OF SURCHARGE UNDER 37 C.F.R. §1.16(e)**

Transmitted herewith are the following documents pertaining to the above-identified application:

- XXX** Declaration and Power of Attorney executed by Richard A. Ferrera and Norman Bahnck, Jr.;
- The undersigned attorney has verified that the above-identified applicant is entitled to Small Entity Status.;
- XXX** **8** Sheets of Formal Drawings;
- XXX** An Assignment of the Invention to : **Dun & Bradstreet, Inc.**, including \$40.00 recordation fee and Assignment Recordation Cover Sheet;
- A Certified Copy of the Priority Application;
- Information Disclosure Statement (Form - 1449); and

- ☒ A copy of the Notice to File Missing Parts of Application Filing Date Granted.
- ☐ Petition and Fee for Extension of Time (37 CFR 1.136(A)).

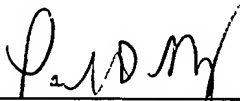
The Filing Fee is calculated below.

CLAIMS AS FILED				
(1) For	(2) Number Filed	(3) Number Extra	(4) Rate	(5) Basic Fee \$770.00
Total Claims	24 - 20 =	4	x \$18.00	\$72.00
Independent Claims	4 - 3 =	1	x \$86.00	\$86.00
Multiple Dependent Claim Fee		x \$290.00 = \$0.00		
TOTAL FILING FEE				\$928.00

1/2 FILING FEE FOR SMALL ENTITY	\$
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- ☒ A check in the amount of \$ **1,098.00** to cover the surcharge (\$130), the recordation fee (\$40), and the filing fee (\$928) is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §§1.16 and 1.17 which may be required with this communication or during the entire pendency of the application, or credit any overpayment, to **Deposit Account No. 01-0467**. A duplicate copy of this Form is enclosed.

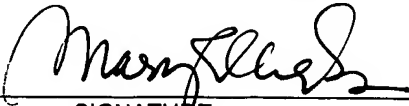
July 21, 2004
Date


Paul D. Greeley, Esq.
Attorney for Applicant(s)
Registration No. 31,019
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.
One Landmark Square, 10th Floor
Stamford, Connecticut 06901-2682
Telephone: (203) 327-4500
Telefax: (203) 327-6401

CERTIFICATE OF MAILING

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE U.S. POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: MAIL STOP MISSING PARTS, COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON JULY 21, 2004.

Mary R. Charles
NAME


SIGNATURE

7/21/04
DATE